

# St. Louis Co. Voluntary Dependent Plan Group #097991

Effective January 1, 2012

## Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup>

### A Snapshot of Your Coverage\*

Service & Description	Delta Dental PPO	Delta Dental Premier	Non-Participating
<b>Diagnostic &amp; Preventive Services</b> Exams & cleanings, x-rays, fluoride treatments under age 19, space maintainers under age 17, sealants under age 14	100%	100%	100% of maximum allowable fee**
<b>Basic Services</b> Emergency treatment for relief of pain, amalgam restorations (silver fillings) and composite resin restorations (white fillings) on anterior (front) teeth	80%	80%	80% of maximum allowable fee**
<b>Endodontic</b> <b>12 Month Waiting Period</b> Pulpotomies on primary teeth for dependent children, root canal therapy on permanent teeth	50%	50%	50% of maximum allowable fee**
<b>Periodontics</b> <b>12 Month Waiting Period</b> Surgical/Nonsurgical periodontics	50%	50%	50% of maximum allowable fee**
<b>Oral Surgery</b> <b>12 Month Waiting Period</b> Surgical/Nonsurgical extractions, most other oral surgery	80%	80%	80% of maximum allowable fee**
<b>Major Restorative</b> <b>12 Month Waiting Period</b> Crowns, inlays , onlays and composite resin restorations (white fillings) on posterior (back) teeth	50%	50%	50% of maximum allowable fee**
<b>Prosthetic Repairs and Adjustments</b> <b>12 Month Waiting Period</b> Denture adjustments and repairs, bridge repair	50%	50%	50% of maximum allowable fee**
<b>Prosthetics</b> <b>12 Month Waiting Period</b> Dentures (full and partial), bridges, limited implant coverage	50%	50%	50% of maximum allowable fee**
<b>Calendar Year Deductible</b> No deductible for diagnostic and preventive services	\$50 per person \$150 per family		
<b>Calendar Year Plan Maximum</b> Per person	\$1200		
<b>Eligible Dependents</b> - Spouse and dependent children up to age 26.			

\*This is a summary of benefits only and does not guarantee coverage. There is no employee benefit coverage under this plan. For a complete list of covered services and limitations/exclusions, please refer to the Dental Benefit Plan Summary.

\*\*Dentists who have signed a participating network agreement with Delta Dental have agreed to accept the maximum allowable fee as payment in full. Non-participating dentists have not signed an agreement and are not obligated to limit the amount they charge; the member is responsible for paying any difference to the non-participating dentists.

RATES: Spouse Only \$45.35  
or  
One Child Only \$31.30  
or  
Family \$79.70

## Welcome to Delta Dental

Welcome to Delta Dental of Minnesota. We've designed your dental plan so it is easy to use and gives you and your family maximum flexibility, network savings, an unparalleled commitment to service and peace of mind. Together with your employer, our goal is to help you maintain healthy, happy smiles all year round.

## Prevention is the key to good long-term oral health

Our plans are designed to encourage you to visit the dentist and help ensure your basic dental needs are met in a timely, cost-effective manner.

Access to regular checkups and sound preventive care are key to long-term oral health. In addition to visiting your dentist for regular preventive care, talk to your dentist about your specific oral health needs. Your dental plan is intended only to help you pay for care—your dentist is the one who will help you determine your actual care needs.

## Helpful Online Tools

As part of our commitment to your long-term oral health, we provide members free access to valuable oral health information and dental benefit tools through our Web site, [www.deltadentalmn.org](http://www.deltadentalmn.org).

## Frequently Asked Questions

### May I go to any dentist?

You have the freedom to see any dentist. However, dentists who participate in our Delta Dental PPO (formerly DeltaPreferred Option) or Delta Dental Premier networks have agreed not to charge more than our maximum allowable amount. This can result in lower out-of-pocket costs. Choosing a dentist in the Delta Dental PPO network may save you even more money. As an added convenience, you never have to file a claim when you use a participating dentist—the dentist files the claim for you.

Through a unique contractual agreement, Delta Dental maintains a network of participating dentists that includes about 80 percent of the licensed, practicing dentists in Minnesota. In Minnesota, Delta Dental PPO has about 1,400 participating dentists, while Delta Dental Premier has about 2,600 participating dentists. Nationally, Delta Dental PPO has about 65,000 participating dentists. Delta Dental Premier is the largest dental network in the country with about 125,000 participating dentists.

### How do I find a participating dentist?

Finding a participating dentist is easy. Simply visit [www.deltadentalmn.org](http://www.deltadentalmn.org) and use our interactive Dentist Search tool or call Customer Service locally at 651-406-5916 or toll free at 1-800-553-9536.

### What happens if I visit a non-participating dentist?

If dental services are received from a non-participating dentist, you will be responsible for paying the difference between our maximum allowable amount and what the dentist charges. You may be responsible for submitting your own claim. The address to submit claims is on the back of your Delta Dental ID card. In addition, reimbursement for covered services will be paid directly to you.

### What if I have an emergency outside the United States?

Delta Dental automatically includes international emergency coverage in 137 countries. English-speaking customer service representatives are available 24 hours a day, seven days a week to help members arrange emergency care. For more information, visit [www.deltadentalmn.org](http://www.deltadentalmn.org).

### How do I find out if my claim was paid?

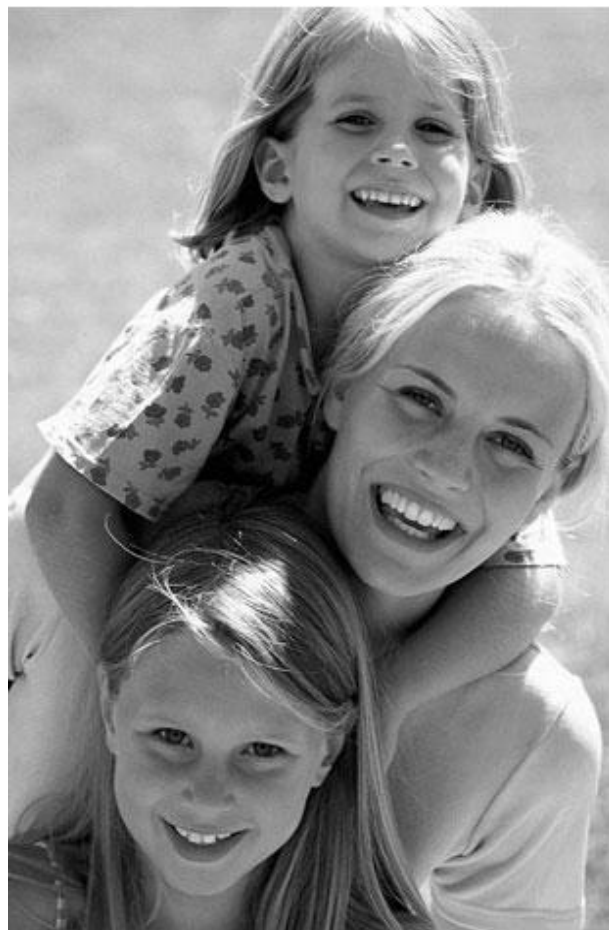
Our online claims inquiry tool provides claims detail. Our Web site offers other interactive features including eligibility and benefits inquiry, oral health resources and much more. You may also call Customer Service to get claims status and payment information.

### How is work in progress handled?

For services started prior to your effective date under the Delta Dental plan, payment of the claim is based on the service completion date.

### How do I know how much I'll be responsible for?

For major dental procedures, the dentist can submit a pre-treatment estimate to Delta Dental of Minnesota for determination of benefits and financial responsibility prior to the service.



**To learn more about your dental plan, please contact us toll free at 1-800-553-9536 or visit [www.deltadentalmn.org](http://www.deltadentalmn.org).**

An innovator in oral health benefit plans, Delta Dental of Minnesota is an independently operated, nonprofit dental services company that administers self-insured and prepaid dental service plans. Delta Dental serves more than 8,400 employer groups with more than 3.4 million members in Minnesota and across the nation. Delta Dental of Minnesota is headquartered in Eagan, and has a customer service center on Minnesota's Iron Range.